

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI  
SOUTHERN DIVISION**

**IN RE: CONSTANCE MONIQUE SHELLY and  
RANDY DURON SHELLY**

**CHAPTER 13  
Case No. 25-50455-KMS**

**TRUSTEE'S OBJECTION TO CONFIRMATION**

COMES NOW the Chapter 13 Trustee, by and through undersigned counsel, and files this Objection to Confirmation, and in support hereof, would show unto this Honorable Court the following, to-wit:

1.

This Court has jurisdiction over this matter pursuant to 28 U.S.C. § 1334. This is a core proceeding pursuant to 28 U.S.C. § 157(b).

2.

According to Form 122C-1 (Dkt. 6), the Debtors are above-median income.

3.

The Trustee objects to confirmation of Debtors' proposed Chapter 13 plan (Dkt. 2). On Form 122C-2 (Dkt. 7), the Debtors deduct \$619.00 per month for a vehicle installment payment to No Credit Check on a 2013 Acura RDX, however, the plan proposes to surrender the vehicle in Section 3.5. Consequently, the \$619.00 expense is not allowable and should be added back to disposable income with the percentage proposed to be paid to unsecured claimholders increasing accordingly.

WHEREFORE PREMISES CONSIDERED, the Trustee prays that this Objection be received and filed and that an Order be entered denying confirmation of Debtors' proposed Chapter 13 plan and prays for such other, further, and general relief to which the Trustee may be entitled.

DATED, this the 3<sup>rd</sup> day of July 2025.

Respectfully submitted,

s/ Phillip Brent Dunaway

PHILLIP BRENT DUNAWAY  
MS Bar No. 100443

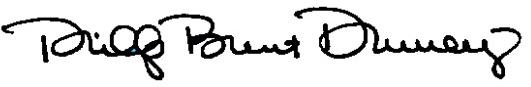
**CERTIFICATE OF SERVICE**

I, PHILLIP BRENT DUNNAWAY, Attorney for the Chapter 13 Trustee, do hereby certify that I have served electronically, a true and correct copy of the above and foregoing Trustee's Objection to Confirmation to:

David Asbach, Esq., United States Trustee USTPRegion05.JA.ECF@usdoj.gov

T.C. Rollins, Esq., Attorney for Debtors trollins@therollinsfirm.com

DATED, this the 3<sup>rd</sup> day of July 2025.

s/ 

PHILLIP BRENT DUNNAWAY  
MS Bar No. 100443

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